

## Punjab National Bank Vs RANBIR KAUR

**Court:** NATIONAL CONSUMER DISPUTES REDRESSAL COMMISSION

**Date of Decision:** March 27, 1997

**Citation:** 1997 2 CPJ 195

**Hon'ble Judges:** J.B.Garg , Sada Nand , P.Ojha J.

**Final Decision:** Appeal dismissed

### Judgement

1. RANBIR Kaur and Dalbir Kaur possessed joint Savings Bank Account No. 18707 in Punjab National Bank, Sector 16, Chandigarh. A sum of

Rs. 39,925/was disbursed to them by means of voucher by Motor Accident Claims Tribunal, Chandigarh on 18.7.91. This voucher was presented

by the aforesaid two ladies to the Punjab National Bank, Sector 16, Chandigarh for collection and crediting to their Savings Bank Account. It

appears that the voucher was lost either in transit or at the premises of the main office of Punjab National Bank, Sector 17, Chandigarh. The

amount in question was credited after a delay of 2 years 11 months 20 days on 7.7.94. On a complaint instituted it has been ordered by the

District Forum, Union Territory, Chandigarh on 11.10.96 that the complainants are entitled to interest @ 18% p.a. for the aforesaid period of

delay. Aggrieved against it, the present appeal has been attempted.

2. ON behalf of the appellant it has been argued that there was no wilful delay because the voucher was lost either in transit or at the premises of

main office of the appellant-Bank. ON behalf of the respondents it has been told that Col. G.S. Gill, retired brother of the respondents had been

making frantic efforts to get the aforesaid voucher credited in the aforesaid account of his sisters and approached the Bank authorities frequently.

There is also an affidavit of Smt. Ranbir Kaur, one of the appellants in this behalf and it has not been rebutted. Even if there was a loss of valuable

voucher at the premises of the appellants it appears that no quick steps were taken to fulfil the formal requirements and for crediting the amount in

question. Considering the long period taken in the case, there was gross deficiency especially when the Issuing Authority, the appellant Bank and

the client, all were at Chandigarh. The last contention raised on behalf of the appellants that the rate of interest should be lowered too has no merit.

The conclusion is that the appeal fails and it is hereby dismissed with costs. Counsel fee Rs. 500/-.

Announced. The order be communicated to the parties free of charges. Appeal dismissed.